



Consumer Corner

by Illinois Attorney General LISA MADIGAN



HOME REPAIR: PROTECTING YOUR CONSUMER RIGHTS

Every year, my office receives over 22,000 consumer complaints, and home repair complaints are always near the top of the list. Here are some examples of the problems that consumers often encounter, with explanations of Illinois law and of how consumers can avoid costly home repair scams.

***Q:** The last time I had work done on my home, the project was supposed to take only two weeks to complete, but ended up taking two months. I plan to have more work done to my home this fall. What can I do to keep from getting ripped off and make sure the work gets done on schedule?*

A: First, be wary of contractors who ask you to pay for the entire job up front. A good contractor will agree to a payment schedule tied to specific stages of the job: When he completes a stage, he gets paid for it. Second, shop around for a contractor. Get at least three written estimates, and don't automatically go with the lowest bidder. Check with my office and the Better Business Bureau to find out if any homeowners have filed complaints against the contractor you're considering. Ask the prospective contractor for the names and numbers of former customers. Call these references and ask if they're happy with the contractor's work and if you may visit their homes to see the results. Finally, if you feel you've been ripped off by a contractor, file a consumer complaint with my office. You can also contact a private attorney about recovering your damages through the legal system.

***Q:** A guy came to my elderly mother's door and offered to put a new roof and install new windows on her home. His price was good, so my mom signed a contract. The next day he showed up with shabby equipment and an assistant who seemed drunk. My mom insisted she no longer wanted the work done, but the contractor said it was too late to back out. Can my mom back out of the contract legally?*

A: Yes. In Illinois, you have three business days to cancel any contract if the sale is made and signed at your home. The contractor cannot take this right away from you by starting work, selling your contract to a lender, or any other tactic. In the future, your mom should avoid contracting for work with anyone who comes to her home uninvited—and if she is ever in a situation that makes her uncomfortable, she should not be afraid or embarrassed to call the police.

***Q:** I want to build an addition to my home. A local contractor—a friend of a friend—has offered to do the job for a very low price. I've asked him to put it in writing, but he declines, saying a man's word is his bond. What should I do?*

A: Get a signed, written contract from the guy or find a new contractor. Illinois law requires a written contract for any home repair or remodeling job that costs more than \$1,000. The contract must give the total cost of the job, including parts and materials, and state the contractor's name and address. You should also make sure the contract spells out things that are important to you, such as the payment schedule, a description of the work you want performed, and the starting and estimated completion dates.

For more information, please visit my Web site at www.IllinoisAttorneyGeneral.gov or call my Consumer Fraud Hotlines:

Chicago
1-800-386-5438

Springfield
1-800-243-0618

Carbondale
1-800-243-0607